

ARTICLE OF APPAREL FOR TEMPERATURE MODERATION**ABSTRACT OF THE DISCLOSURE**

A article of apparel for moderating the body temperature of an individual is disclosed. The apparel includes a torso region for covering at least a portion of a torso of the individual. A plurality of cavities are distributed throughout the torso region, and a plurality of thermal inserts are positioned within the cavities. The thermal inserts may be bladders that enclose a fluid. A fitting system extends at least partially around the torso region. Instructions for utilizing the article of apparel may also be included, with the instructions being permanently secured to the article of apparel.